

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Teressa L. DeRoos  
Debtor

Case No. 23-01979-HWV  
Chapter 7

District/off: 0314-1  
Date Rcvd: Oct 10, 2024

User: AutoDocke  
Form ID: 318

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2024:**

Recip ID	Recipient Name and Address
db	+ Teressa L. DeRoos, 401 Garden Dr, Mechanicsburg, PA 17055-4411
cr	+ United States of America, US Dept. of Justice, PO Box 227, WASHINGTON, DC 20044-0227
5563662	12 Wolfe Furniture, 16 McLeland Rd, Saint Cloud, MN 56303-2198
5570958	+ Adam Kane, Jennifer Kane, 57 Sunset Drive, Mechanicsburg, PA 17050-1636
5628970	+ David W Park, Martson Law Offices, 10 East High St., Carlisle, PA 17013-3093
5570957	+ Kane Rentals, LLC, 57 Sunset Drive, Mechanicsburg, PA 17050-1636
5563670	+ Keifer Law Firm, LLC, 311 Market St., Kingston, PA 18704-5428
5654438	+ Pa National Mutual Causality Insurance, Co., Thomas E Brenner, Esq, Caldwell & Kearns pc, 3631 N Front Street, Harrisburg, PA 17110-1500
5654458	+ Pa. National Mutual Casualty Insurance Co, Thomas E Brenner, Esq., 3631 N Front Street, Harrisburg, PA 17110-1533
5563681	Pearl Capital, 870 Sheridan Rd, Highwood, IL 60040-1003
5563682	Pennsylvania Department of Revenue, Bureau of Compliance PO Box 280948, Harrisburg, PA 17128-0948
5654462	+ Pennsylvania National Mutual Casualty Ins. a/s/o N, 2 North Second Street, Harrisburg, PA 17101-1619
5563683	Susquehanna Valley Fcu, 1213 Slate Hill Rd, Camp Hill, PA 17001

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5563951	+ EDI: AISACG.COM	Oct 10 2024 22:45:00	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5575138	+ EDI: AISACG.COM	Oct 10 2024 22:45:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5563663	EDI: GMACFS.COM	Oct 10 2024 22:45:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodward Ave, Detroit, MI 48226-3416
5563664	Email/Text: collectionsbankruptcy@belco.org	Oct 10 2024 18:50:00	Belco Community Credit Union, Attn: Bankruptcy Dept., 449 Eisenhower Blvd, Ste 200, Harrisburg, PA 17111-2301
5563665	EDI: CITICORP	Oct 10 2024 22:45:00	Citibank/the Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
5563671	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Oct 10 2024 18:50:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5563666	EDI: DISCOVER	Oct 10 2024 22:45:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
5563667	EDI: PHINGENESIS	Oct 10 2024 22:45:00	Genesis Fs Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
5563672	EDI: IRS.COM	Oct 10 2024 22:45:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5563668	EDI: JEFFERSONCAP.COM		

5563669	EDI: JPMORGANCHASE	Oct 10 2024 22:45:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 McLeland Rd, Saint Cloud, MN 56303-2198
5568347	Email/PDF: resurgentbknotifications@resurgent.com	Oct 10 2024 22:45:00	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
5563677	Email/Text: camanagement@mtb.com	Oct 10 2024 18:54:08	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5576555	Email/Text: camanagement@mtb.com	Oct 10 2024 18:51:00	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240-0844
5572259	+ Email/Text: Unger@Members1st.org	Oct 10 2024 18:51:00	M&T BANK, P.O. Box 840, Buffalo, NY 14240-0840
5563678	+ Email/Text: Unger@Members1st.org	Oct 10 2024 18:51:00	Members 1st FCU, PO Box 8893, Camp Hill, PA 17001-8893
5563680	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 10 2024 18:51:00	Nelnet, Attn: Claims, PO Box 82505, Lincoln, NE 68501-2505
5563679	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 10 2024 18:51:00	Nelnet, PO Box 82561, Lincoln, NE 68501-2561
5563675	EDI: PENNDEPTREV	Oct 10 2024 22:45:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5563675	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 10 2024 18:51:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5563673	Email/Text: fesbank@attorneygeneral.gov	Oct 10 2024 18:51:00	Office of Attorney General, Financial Enforcement, 16th Floor, Strawberry Square, Harrisburg, PA 17120
5572035	Email/Text: collections@premierecapitalfunding.com	Oct 10 2024 18:50:00	Premier Capital Funding, LLC, 9265 4th Avenue, 2nd FL, Brooklyn NY 11209
5564072	EDI: PENNDEPTREV	Oct 10 2024 22:45:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5564072	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 10 2024 18:51:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5574106	EDI: Q3G.COM	Oct 10 2024 22:45:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
5577363	Email/Text: claimsdepartment@sunnova.com	Oct 10 2024 18:50:00	Sunnova Energy Corporation, 20 Greenway Plaza, Suite 540, Houston, TX 77046
5563685	+ Email/Text: JWAGNER@TBFGROUP.COM	Oct 10 2024 18:51:00	TBF Financial, LLC, 870 Sheridan Rd., Highwood, IL 60040-1003
5563684	Email/Text: JWAGNER@TBFGROUP.COM	Oct 10 2024 18:51:00	Tbf Financial LLC, Attn: Bankruptcy Department, 740 Waukegan Rd, Ste 404, Deerfield, IL 60015-5505
5563674	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Oct 10 2024 18:50:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5570123	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 10 2024 18:51:00	U.S. Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
5563676	^ MEBN	Oct 10 2024 18:47:20	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754

TOTAL: 31

## BYPASSED RECIPIENTS

**The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.**

Recip ID	Bypass Reason	Name and Address
cr	*+	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5628971	*+	David W Park, Martson Law Offices, 10 East High Street, Carlisle, PA 17013-3093
5654461	*+	Pa. National Mutual Casualty Insurance Co., Thomas E Brenner, Esq., 3631 N Front Street., Harrisburg, PA 17110-1533
5564073	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5564316	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 12, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2024 at the address(es) listed below:**

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com
John Matthew Hyams	on behalf of Debtor 1 Teressa L. DeRoos jmh@johnhyamslaw.com acb@johnhyamslaw.com;dlh@johnhyamslaw.com;alr@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
Joycelyn S Peyton	on behalf of Creditor United States of America Joycelyn.S.Peyton@usdoj.gov eastern.taxcivil@usdoj.gov
Kara Katherine Gendron	karagendrontrustee@gmail.com PA89@ecfcbis.com,trusteenoticesbox@gmail.com
Kara Katherine Gendron	on behalf of Trustee Kara Katherine Gendron karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmai l.com;MottGendronLaw@jubileebk.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1 **Teressa L. DeRoos**  
First Name Middle Name Last Name  
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: 1:23-bk-01979-HWV

Social Security number or ITIN xxx-xx-4357

EIN \_\_\_\_\_

Social Security number or ITIN \_\_\_\_\_

EIN \_\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Teressa L. DeRoos

**By the court:**10/10/24

Henry W. Van Eck, Chief Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**